



**Testimony in Support of**  
**House Bill 6436: An Act Concerning An Arbitration Process for Surprise Bills and Bills for**  
**Emergency Services**  
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Universal Health Care Foundation of Connecticut supports House Bill 6436: An Act Concerning an Arbitration Process for Surprise Bills and Bills for Emergency Services.

Consumers need to have avenues to challenge decisions made by providers and insurers in billing, especially when those decisions mean that a consumer is on the hook for outrageous medical bills. While we have some protections for surprise bills, both for emergency and non-emergency services, consumers deserve to have an explicit avenue for appealing decisions.

While it would be better to protect consumers from receiving surprise bills for emergency and non-emergency services, and we support strengthening protections to prevent this, we strongly support consumers having a way to fight back.

Some considerations regarding the arbitration process for Surprise Bills and Bills for Emergency Services:

- Clearly define what constitutes a surprise medical bill and an inappropriate bill for emergency services.
- Ensure that consumers know they have an avenue for appealing and fighting back against a bill that is unfair or inappropriate.
- Require, for consumer protection, an independent arbitrator, without any ties to the insurer/payer or provider
- Protect consumers from collection activities during the arbitration process.
- Allow for payment plans on arbitrated bills, both to prevent collection activities and to allow consumers to handle a large bill on a reasonable timetable.

There is no one easy solution for making health care more affordable. There are many players, many stakeholders, and many factors affecting our health. Affordable health care requires a coordinated approach with interconnected measures. This is one such measure, ensuring consumers have protection against unreasonable medical bills.

We have to remember that health care affordability isn't just about lowering costs in the larger system – it's also about consumers getting the high-quality health care they need, at a price they can afford.

*Universal Health Care Foundation of Connecticut's mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable health care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.*